

UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF MISSISSIPPI

In re: TONYA SIMPSON

Case No.: 15-12264

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Terre M. Vardaman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. Section 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/26/2015.
- 2) The plan was confirmed on 09/17/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C Section 1329 on 02/24/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 07/19/2019.
- 6) Number of months from filing or conversion to last payment: 49.
- 7) Number of months case was pending: 51.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: 15,927.00.
- 10) Amount of unsecured claims discharged without full payment: 26,367.13.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

| | |
|---|-------------|
| Total paid by or on behalf of the debtor: | \$14,582.04 |
| Less amount refunded to debtor: | \$5.31 |

NET RECEIPTS:

\$14,576.73

Expenses of Administration:

| | |
|--|------------|
| Attorney's Fees Paid Through The Plan: | \$3,200.00 |
| Court Costs: | \$.00 |
| Trustee Expenses and Compensation: | \$1,081.80 |
| Other: | \$.00 |

TOTAL EXPENSES OF ADMINISTRATION:

\$4,281.80

| | |
|---|--------|
| Attorney fees paid and disclosed by debtor: | \$.00 |
|---|--------|

Scheduled Creditors:

| <u>Creditor Name</u> | <u>Class</u> | <u>Claim Scheduled</u> | <u>Claim Asserted</u> | <u>Claim Allowed</u> | <u>Principal Paid</u> | <u>Interest Paid</u> |
|---------------------------------|--------------|------------------------|-----------------------|----------------------|-----------------------|----------------------|
| B JOEY HOOD II, ATTY AT LAW | Unsecured | NA | NA | NA | .00 | .00 |
| CAPITAL ONE BANK | Unsecured | 1,220.35 | 438.50 | 438.50 | .00 | .00 |
| CAPITAL ONE BANK | Unsecured | NA | 841.26 | 841.26 | .00 | .00 |
| CASH EXPRESS, LLC | Unsecured | 440.00 | 440.00 | 440.00 | .00 | .00 |
| CB&S BANK | Unsecured | 500.00 | NA | NA | .00 | .00 |
| CHECK INTO CASH | Unsecured | 270.00 | 240.00 | 240.00 | .00 | .00 |
| CREDIT SYSTEMS INTERNATIONAL | Unsecured | 105.37 | NA | NA | .00 | .00 |
| FINGERHUT | Unsecured | 819.25 | NA | NA | .00 | .00 |
| FIRST METROPOLITAN FINANCIAL | Secured | 1,500.00 | 1,335.62 | 849.81 | 849.81 | 89.51 |
| FIRST METROPOLITAN FINANCIAL | Unsecured | NA | 485.81 | 485.81 | .00 | .00 |
| MAGNOLIA IMAGING ASSOCIATES | Unsecured | 141.28 | NA | NA | .00 | .00 |
| MAGNOLIA ORTHOPAEDICS | Unsecured | 1,432.23 | .00 | .00 | .00 | .00 |
| MAGNOLIA REGIONAL HEALTH CENTEF | Unsecured | 9,545.49 | NA | NA | .00 | .00 |
| MAGNOLIA REGIONAL HOSPITAL | Unsecured | 360.00 | NA | NA | .00 | .00 |
| MIDLAND CREDIT MANAGEMENT, INC. | Unsecured | 254.70 | 253.81 | 253.81 | .00 | .00 |

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| <u>Creditor Name</u> | <u>Class</u> | <u>Claim Scheduled</u> | <u>Claim Asserted</u> | <u>Claim Allowed</u> | <u>Principal Paid</u> | <u>Interest Paid</u> |
|-----------------------------------|--------------|------------------------|-----------------------|----------------------|-----------------------|----------------------|
| ONE MAIN FINANCIAL | Unsecured | 10,073.27 | NA | NA | .00 | .00 |
| ONE MAIN FINANCIAL FKA SPRINGLEAF | Secured | 6,302.92 | 4,517.51 | 4,517.51 | 4,517.51 | 475.67 |
| QUICKWAY | Unsecured | 491.34 | 542.34 | 542.34 | .00 | .00 |
| SOUTHERN SECURITY FCU | Unsecured | 1,376.00 | 1,310.75 | 1,310.75 | .00 | .00 |
| SPEEDY CASH | Unsecured | 270.00 | NA | NA | .00 | .00 |
| SYNCHRONY BANK | Unsecured | NA | NA | NA | .00 | .00 |
| U S ATTORNEY | Unsecured | NA | NA | NA | .00 | .00 |
| U S ATTORNEY | Unsecured | NA | NA | NA | .00 | .00 |
| UNITED STUDENT AID FUNDS INC (USA | Unsecured | 7,888.00 | 7,918.12 | 7,918.12 | .00 | .00 |
| USDA-RHS | Secured | 39,128.39 | 43,390.61 | 43,390.61 | .00 | .00 |
| USDA-RHS | Secured | 1,724.00 | 1,776.43 | 1,776.43 | 1,776.43 | .00 |
| USDA-RHS | Secured | NA | 2,586.00 | 2,586.00 | 2,586.00 | .00 |

Summary of Disbursements to Creditors:**Secured Payments:**

| | <u>Claim Allowed</u> | <u>Principal Paid</u> | <u>Interest Paid</u> |
|--------------------------|----------------------|-----------------------|----------------------|
| Mortgage Ongoing: | .00 | .00 | .00 |
| Mortgage Arrearage: | 1,776.43 | 1,776.43 | .00 |
| Debt Secured by Vehicle: | 4,517.51 | 4,517.51 | 475.67 |
| All Other Secured: | 46,826.42 | 3,435.81 | 89.51 |
| TOTAL SECURED: | 53,120.36 | 9,729.75 | 565.18 |

Priority Unsecured Payments:

| | | | |
|-----------------------------|------------|------------|------------|
| Domestic Support Arrearage: | .00 | .00 | .00 |
| Domestic Support Ongoing: | .00 | .00 | .00 |
| All Other Priority: | .00 | .00 | .00 |
| TOTAL PRIORITY: | .00 | .00 | .00 |

GENERAL UNSECURED PAYMENTS:

12,470.59 .00 .00

Disbursements:

| | |
|-----------------------------|-------------|
| Expenses of Administration: | \$4,281.80 |
| Disbursements to Creditors: | \$10,294.93 |

TOTAL DISBURSEMENTS:

\$14,576.73

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 09/30/2019

By: /s/Terre M. Vardaman

Standing Chapter 13 Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. Section 1320.4(a)(2) applies.